

United States Bankruptcy Court
Northern District of California

In re:
Theresa Marie Johnson
Debtor

Case No. 15-43069-CN
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db
smg Theresa Marie Johnson, 3220 Tabora Drive, Antioch, CA 94509-5445
++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,
SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879,
Sacramento, CA 94279)
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
14160543 Alaska, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14212419 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14160546 +Contra Costa Treasurer Tax Collector, PO Box 631, Martinez, CA 94553-0063
14270541 +Delta Schools Federal CU, 5123 Lone Tree Way, Antioch, CA 94531-8484
14160547 +Delta Schools Federal Credit Union, PO Box 2566, Antioch, CA 94531-2566
14200065 +Federal National Mortgage Association, ("Fannie Mae"), c/o Seterus, Inc., Servicer,
P.O. Box 1047, Hartford, CT 06143-1047
14160553 Kaiser, File 50016, Los Angeles, CA 90074-0016
14170262 +Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp,
PO Box 16408, St. Paul MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Nov 09 2017 01:23:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Nov 09 2017 01:23:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
cr EDI: RMSC.COM Nov 09 2017 01:23:00 Synchrony Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave. #1120, Miami, FL 33131-1605
14160544 EDI: CHASE.COM Nov 09 2017 01:23:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
14160548 +EDI: CALTAX.COM Nov 09 2017 01:23:00 Franchise Tax Board, Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
14160551 EDI: IRS.COM Nov 09 2017 01:23:00 Internal Revenue Service, Insolvency Section,
1301 Clay St., #1400S, Oakland, CA 94612
14160554 E-mail/Text: electronicbkydocs@nelnet.net Nov 09 2017 01:30:53 Nelnet, PO Box 2970,
Omaha, NE 68103-2970
14160556 EDI: WFFC.COM Nov 09 2017 01:23:00 Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341
14191278 EDI: WFFC.COM Nov 09 2017 01:23:00 Wells Fargo Bank N.A.,
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14160542 1000 Trails Camping Membership
14160545* +Chase, PO Box 15123, Wilmington, DE 19850-5123
14160550* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114)
14160549* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Service Center, Fresno, CA 93888)
14160552* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14160555 ##Seterus, PO Box 2008, Grand Rapids, MI 49501-2008

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Martha G. Bronitsky 13trustee@oak13.com
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov
Patrick L. Forte on behalf of Debtor Theresa Marie Johnson pat@patforte.com

TOTAL: 3

Information to identify the case:Debtor 1 **Theresa Marie Johnson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6982**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Northern District of California**Case number: **15-43069****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa Marie Johnson

11/7/17**By the court:**Charles Novack

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.